

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Manmah Johnson
Debtor

Case No. 18-04737-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jul 25, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 4
Total Noticed: 58

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Manmah Johnson, 7649 Rainbow Drive, Tobyhanna, PA 18466-3353 |
| cr | + U.S. Bank National Association, as Trustee for C-B, 1661 Worthington Rd., Ste. 100, West Palm Beach, FL 33409-6493 |
| 5130101 | + A Pocono Country Place Property Owners Association, c/o Young & Haros, LLC, 802 Main Street, Stroudsburg, PA 18360-1602 |
| 5457636 | + Attorneys for BARCLAYS MORTGAGE TRUST, 2021-NPL1, MORTGAGE-BACKED, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980 |
| 5128942 | Berkheimer, P.O. Box 905, Bangor, PA 18013-0905 |
| 5131187 | + Berkheimer, Agt Coolbaugh twp/Pocono Mountain SD, 50 North Seventh Street, Bangor, PA 18013-1731 |
| 5128947 | + City of Easton, 123 South 3rd Street, Easton, PA 18042-4727 |
| 5128950 | + Delta Care Dental, PO Box 1870, Alpharetta, GA 30023-1870 |
| 5128951 | Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709 |
| 5151526 | Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154 |
| 5128952 | + Emergency Physicians of Saint Clares, PO Box 51028, Newark, NJ 07101-5128 |
| 5128953 | + Enterprise Rent-A-Car, 2625 Market Place, Harrisburg, PA 17110-9362 |
| 5128956 | + Kelley and Ryan City Hall Systems, PO Box 203, Milford, MA 01757-0203 |
| 5128960 | ++ NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149 address filed with court:, Northwest Radiology Assoc, 45 Pine St Ste 8, Rockaway, NJ 07866 |
| 5128964 | + Pocono Adult & Pediatric Medical, PO Box 14099, Belfast, ME 04915-4034 |
| 5128968 | + RMCB, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615 |
| 5149845 | + St Clare's Hospital, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750 |
| 5128970 | + St. Clare's Dover OP, PO Box 536598, Pittsburgh, PA 15253-5907 |
| 5128973 | The Port Authority of NY & NJ, P.O. Box 15187, Albany, NY 12212-5187 |
| 5128975 | + Tranzendental, 2000 PGA Blvd. Suite 3120, North Palm Beach, FL 33408-2718 |

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | Email/Text: ECMCBKNotices@ecmc.org | Jul 25 2025 18:35:00 | ECMC, PO Box 16408, St. Paul, MN 55116-0408 |
| 5128940 | Email/Text: COLLECTIONCLERK1@APCPPOA.COM | Jul 25 2025 18:35:00 | A Pocono Country Place POA, 112 Recreation Drive, Tobyhanna, PA 18466 |
| 5128941 | + Email/Text: bncnotifications@pheaa.org | Jul 25 2025 18:35:00 | AES Suntrust Bank, POB 61047, Harrisburg, PA 17106-1047 |
| 5128972 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 25 2025 18:35:00 | The Children's Place, PO Box 183015, Columbus, OH 43218 |
| 5128943 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 25 2025 18:47:31 | Capital One Bank, PO Box 790216, Saint Louis, MO 63179-0216 |
| 5145248 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 25 2025 18:46:57 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 5128944 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 25 2025 18:47:31 | Capital One Bank USA NA, 10700 Capital One Way, Richmond, VA 23060-9243 |

| | | | |
|---------|---|----------------------|---|
| 5128945 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 25 2025 18:47:31 | Capital One Bank, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285 |
| 5128946 | + Email/Text: bankruptcy@certifiedcollection.com | Jul 25 2025 18:35:00 | Certified Credit and Collection Bur, PO Box 1750, Whitehouse Station, NJ 08889-1750 |
| 5128948 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 25 2025 18:35:00 | Comenity Bank/Nwyrk&Co, PO Box 182789, Columbus, OH 43218-2789 |
| 5128949 | + Email/Text: bankruptcy_notifications@ccsusa.com | Jul 25 2025 18:36:00 | Credit Collection Service, PO Box 607, Norwood, MA 02062-0607 |
| 5147972 | Email/PDF: ais.dtv.ebn@aisinfo.com | Jul 25 2025 18:36:46 | DirecTV, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 5253635 | Email/Text: ECMCBKNotices@ecmc.org | Jul 25 2025 18:35:00 | Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408 |
| 5253636 | Email/Text: ECMCBKNotices@ecmc.org | Jul 25 2025 18:35:00 | Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408, Educational Credit Management Corporatio, PO BOX 16408, St. Paul MN 55116-0408 |
| 5128954 | + Email/Text: bankruptcy@fnccbinc.com | Jul 25 2025 18:35:00 | First National Collection Bureau, 50 West Liberty Street, Suite 250, Reno, NV 89501-1973 |
| 5128955 | + Email/Text: BNCNOTICES@noexternalmail.hsbc.com | Jul 25 2025 18:35:00 | Household Auto Finance, PO Box 17548, Baltimore, MD 21297-1548 |
| 5128957 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 25 2025 18:36:19 | LVNV Funding, PO Box 10497, Greenville, SC 29603-0497 |
| 5145354 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 25 2025 18:36:47 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5128958 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 25 2025 18:36:00 | Midland Credit, PO Box 2001, Warren, MI 48090-2001 |
| 5128959 | Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com | Jul 25 2025 18:35:00 | New Jersey e-z Pass, 375 McCarter Highway (Route 21), Newark, NJ 07114 |
| 5290987 | Email/Text: mtgbk@shellpointmtg.com | Jul 25 2025 18:35:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 5290986 | Email/Text: mtgbk@shellpointmtg.com | Jul 25 2025 18:35:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 5128961 | Email/Text: bankruptcies@penncredit.com | Jul 25 2025 18:35:00 | Penn Credit, 916 S 14th Street, Harrisburg, PA 17108 |
| 5141734 | + Email/Text: bncnotifications@pheaa.org | Jul 25 2025 18:35:00 | PHEAA, PO Box 8147, Harrisburg, PA 17105-8147 |
| 5128965 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 25 2025 18:36:38 | Portfolio Recovery, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502 |
| 5128962 | + Email/Text: csc.bankruptcy@amwater.com | Jul 25 2025 18:36:00 | Pennsylvania American Water, P.O. Box 578, Alton, IL 62002-0578 |
| 5128963 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 25 2025 18:35:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 5128966 | + Email/Text: Triage_Bankruptcy_Notices@progressive.com | Jul 25 2025 18:35:00 | Progressive Insurance Company, 6300 Wilson Mills Rd., Cleveland, OH 44143-2182 |
| 5149292 | Email/Text: bnc-quantum@quantum3group.com | Jul 25 2025 18:35:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 5128967 | Email/Text: pattim@rickart.com | Jul 25 2025 18:35:08 | Rickart Collection Systems, Inc., 575 Milltown Road,, P.O. Box 7242, North Brunswick, NJ 08902 |
| 5128969 | + Email/Text: enotifications@santanderconsumerusa.com | | |

District/off: 0314-5
Date Rcvd: Jul 25, 2025

User: AutoDocke
Form ID: pdf010

Page 3 of 4
Total Noticed: 58

| | | | |
|---------|---|----------------------|--|
| 5143938 | + Email/Text: enotifications@santanderconsumerusa.com | Jul 25 2025 18:36:00 | Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244 |
| 5128971 | ^ MEBN | Jul 25 2025 18:33:24 | Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284 |
| 5128976 | Email/Text: CollectionsCompliance@firstdata.com | Jul 25 2025 18:36:00 | State of New Jersey, Department of Labor & Workforce Dev, PO Box 951, Trenton, NJ 08625-0951 |
| 5128974 | + Email/Text: bankruptcydepartment@tsico.com | Jul 25 2025 18:36:00 | TRS Recovery Services Inc, PO Box 60022, City of Industry, CA 91716 |
| 5624706 | + Email/Text: RASEBN@raslg.com | Jul 25 2025 18:35:00 | U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001 |
| 5624526 | + Email/Text: mtgbk@shellpointmtg.com | Jul 25 2025 18:35:00 | US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, US Bank Trust National Association, c/o Shellpoint Mortgage Servicing 29603-0826 |
| 5624525 | + Email/Text: mtgbk@shellpointmtg.com | Jul 25 2025 18:35:00 | US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | U.S. Bank National Association, as Indenture Trust |
| cr | *+ | Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244 |
| cr | *+ | U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001 |
| 5130662 | * | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

| Name | Email Address |
|--------------------|--|
| Charles G. Wohlrab | on behalf of Creditor New Residential Mortgage LLC bkecf@friedmanvartolo.com cwohlrab@ecf.courtdrive.com |

District/off: 0314-5
Date Recd: Jul 25, 2025

User: AutoDocke
Form ID: pdf010

Page 4 of 4
Total Noticed: 58

Jack N Zaharopoulos ecf_pahu_alt@trustee13.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor New Residential Mortgage LLC bkgroup@kmllawgroup.com
Jill Manuel-Coughlin on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGEBACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirn.com
Karina Velter on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGEBACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE karina.velter@powerskirn.com, brausch@pincuslaw.com
Mario J. Hanyon on behalf of Creditor U.S. Bank National Association as Trustee for C-BASS Mortgage Loan Asset-Backed Certificates, Serie wbecf@rockandscott.com, mario.hanyon@rockandscott.com
Robert Shearer on behalf of Creditor U.S. Bank National Association rshearer@raslg.com
Timothy B. Fisher, II on behalf of Debtor 1 Manmah Johnson donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

MANMAH JOHNSON

Debtor 1 **Chapter:** 13
Case No.: 5:18-bk-04737-MJC

**JACK N. ZAHAROPOULOS
CHAPTER 13 TRUSTEE**

vs. **Movant(s)**

MANMAH JOHNSON

Respondent(s)

ORDER DISMISSING CASE

Upon consideration of the Trustee's Certificate of Default of Stipulation in settlement of the Trustee's prior Motion to Dismiss Case for Material Default, Doc. 75, and it having been determined that this case should be dismissed,

IT IS ORDERED that the above-captioned case of the Debtor be and it is hereby **DISMISSED.**

Notwithstanding the dismissal of this case, the court retains jurisdiction over timely requests for payment of compensation.

By the Court,



Mark J. Conway, Bankruptcy Judge
Dated: July 25, 2025